

Priorities of the Caucus

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Civil Rights Priorities



Task Force Chair: [Rep. Bobby Scott](#)

While great strides have been made in advancing and protecting the civil rights of Asian Americans and Pacific Islanders (AAPIs), much work remains to be done in the areas of equal opportunity, voting rights, racial profiling and hate crimes, language access, and sufficient and accurate data collection.

Language Access

The Congressional Asian Pacific American Caucus (CAPAC) will continue to support efforts that help prevent discrimination against language minorities and that ensure that language minorities have access to critical governmental services, such as post-disaster relief services. To this end, CAPAC also supports legislation that would increase bilingual and multilingual hires in government agencies.

Equal Opportunity

To ensure equal opportunities for AAPIs and all Americans, CAPAC is dedicated to protecting constitutional affirmative action programs from legal challenge in education, employment, and government contracting.

To address the underrepresentation of AAPIs in the federal judiciary, CAPAC will:

- Maintain a list of qualified AAPI candidates for judicial posts and urge the Administration to consult the list when making judicial nominations; and
- Examine the process of appointing Administrative Law Judges and establish goals and strategies to increase the number of judges that are sensitive to the due process rights of AAPIs.

Voting

CAPAC is dedicated to removing discriminatory barriers to the full participation of AAPIs in the American democracy. Past problems have included insufficient translated materials, hostile poll-workers, and refusals to provide provisional ballots. To address these barriers, CAPAC is dedicated to:

- Ensuring full funding for implementation of the Help America Vote Act; and
- Efforts that make voting more accessible for citizens with limited English proficiency, including full funding for implementation of Section 203 of the Voting Rights Act.

Racial Profiling & Hate Crimes

To combat racial profiling by law enforcement, and to help enable hate crimes prosecution, CAPAC will:

- Advance legislation that enables the full prosecution of hate crimes, such as the Local Law Enforcement Enhancement Act;
- Ensure adequate funding of investigations and training for law enforcement officials at the state and federal level to prosecute hate crimes;
- Support anti-racial profiling legislation, such as the End Racial Profiling Act (ERPA); and
- Hold the Department of Justice and the Administration accountable for any racial profiling that occurs in criminal investigations and prosecutions under federally funded programs, such as racial profiling tactics used by an anti-methamphetamine task force in Operation Meth Merchant.

Census & Data Collection

There is insufficient information on AAPI communities, making it difficult to assess and adequately address our needs. Moreover, the lack of disaggregated data showing the particular needs of our diverse ethnic subgroups compounds the “model minority” stereotype, resulting in invisibility in the national policy arena of the most vulnerable. CAPAC is dedicated to:

- Advocating for increased data collection, analyses, and dissemination of information about AAPIs;
- Supporting the implementation of the revisions of Office of Management and Budget Directive No. 15, which requires federal agencies to disaggregate and report data on AAPI groups;
- Collaborating with the Census Bureau to ensure the availability of disaggregated data within the AAPI community; and
- Working to ensure that the Census Bureau has the resources necessary to conduct an accurate count of the AAPI population in the 2010 Census.

REAL ID

CAPAC will assist in efforts to repeal the REAL ID Act, scheduled to go into effect in May 2008, as its provisions, if implemented, will undermine the civil liberties and privacy rights of all Americans. The Act includes extreme and controversial anti-immigrant and anti-refugee provisions that would turn away victims of persecution and deport innocent people.

Education Priorities



Task Force Chair: [Rep. David Wu](#)

There are 14 million Asian Americans and Pacific Islanders (AAPIs) living in the United States and providing equal access to quality education is necessary for the community. As a result, the Congressional Asian Pacific American Caucus (CAPAC) has determined the following education priorities to actively address the education concerns and needs of the AAPI community.

Education disparities

AAPIs are stereotyped to excel in school and professional life when compared with members of other racial and ethnic minority groups. The “model minority” myth about AAPIs is misleading, which results in policymakers focusing less attention on their needs and disparities in education.

Although a relatively high percentage of AAPIs who are 25 or older hold a bachelor’s degree, when the data is disaggregated it shows that while some AAPI ethnicities are doing well as a whole, many ethnicities face significant educational challenges related to historical and economic circumstances such as refugee status or poverty. For example, only a small percentage of Pacific Islanders and Southeast Asians have college degrees compared to the national average of 24.4%.

According to the 2000 Census, only:

- 7.5% of Hmong,
- 9.2% of Cambodians,
- 19.4% of Vietnamese, and
- 13.8% of Native Hawaiians and other Pacific Islanders, ages 25 or older hold a bachelor’s degree.

In order to address these disparities, CAPAC will work to:

Improve the Research on AAPIs and Its Use

Problem: Empirical research on AAPI students, and statements about such research, often reinforce the “model minority” stereotype that all AAPI students are succeeding in school. Aggregate test scores nationwide (as with NAEP scores) show AAPI students performing as well as or better than all other groups, despite the fact that *some ethnic groups, particularly Southeast Asian and Native Hawaiian and other Pacific Islander students, experience levels of educational achievement and attainment well below the national average*, and despite the fact that some students with limited English-language proficiency are not even reflected in the data.

Because research often informs decisions regarding policies, programs, and resources, those AAPI students who are underachieving in schools may not be receiving adequate support services or appropriate instruction.

Implications for Policy Makers: Create financial and other resources for the development and dissemination of quantitative research on AAPI student achievement and attainment that disaggregates data by ethnicity, as well as the use of qualitative research that gets at the experiences and stories behind the data. Ensure that the disaggregation of data results in an increase, not a decrease, of support and resources for those students and schools not demonstrating Adequate Yearly Progress (AYP). Create and fund programs that increase the number of AAPI researchers in education in order to ensure that AAPI perspectives are included when developing research on education.

Improve the Capacity of Educational Institutions to Serve AAPIs

Problem: AAPIs are among the fastest growing segments in the U.S. population, but the increasing diversity in educational institutions is not always matched with increasing amounts of resources and services. Over the past few years, *federal funding has been inaccessible, increased little, or not at all for several programs that significantly impact the education of AAPI students*. This includes programs for educationally disadvantaged and low-income students (Title I), teacher quality (Title II), English-language acquisition (Title III), safe and drug free schools (Title IV Part A, which includes provisions for hate crimes), and 21 st Century Community Learning Centers (Title IV Part B). Overall, funding for the No Child Left Behind Act has fallen below authorized levels by billions of dollars each year.

Implications for Policy Makers: Increase the availability of and access to funding for programs that can increase the capacity of schools and school districts to serve AAPI students. Ensure that Title III funds reach AAPI students and under Title IV, give guidance and encourage States to outreach to nontraditional partners. AAPI community based organizations, many of whom have a long history of providing community-based cultural, linguistic and educational services are being overlooked for partnerships and therefore students are underserved. Overall ensure that there is adequate funding for the implementation of the No Child Left Behind Act.

Create an Asian American and Pacific Islander Serving Institutions (AAPISI) Designation.

Problem: The Higher Education Act provides for educational institutions that serve a particular minority group, starting with historically black colleges and universities. H.R. 629 authorizes the Department of Education to provide grants and assistance to higher education institutions, such as state universities and community colleges, that have at least a 10% AAPI undergraduate enrollment to enable such institutions to increase their capacity to serve these students. Qualifying schools would have to meet certain criteria, and priority consideration would be given to institutions that serve a significant percentage of low-income students. Under current law, the Department of Education is authorized to assist historically black colleges, Hispanic serving

institutions, tribally controlled colleges and Alaska Native and Native Hawaiian serving institutions with the education of students of low income and underrepresented students in their communities. Passing H.R. 629 would help serve the AAPI communities that have drastically low college graduation rates.

Implications for Policy Makers: Support passage of H.R. 629 and similar Senate legislation that would increase the capacity of schools serving low income and underrepresented AAPI students by creating an Asian American and Pacific Islander American serving institution designation

Improve the Standards for Learning

Problem: NCLB requires state-wide standards for learning in the subject areas, but allows the states to define the Standards. National organizations in the subject areas, states, and school districts have developed *standards that vary significantly in terms of how AAPIs are included in the curriculum, if at all, and to what extent.*

Learning about AAPIs and AAPI issues (including the many ways that bias against AAPI people occurs) is important for preparing all students to live in this diverse world, but this does not happen for all students.

Implications for Policy Makers: Promote legislation and policies that will encourage states to appropriately integrate AAPI issues throughout the standards of learning in all subject areas and for all grade levels.

Improve: Improve the Assessment of AAPI Students, Especially AAPI English Language Learners (ELLs)

Problem: Under NCLB, decisions about funding, supplemental services, etc. for a school are based on how well students in that school perform on standardized tests in reading and mathematics. All students are harmed by the limited view of what should be tested (and by implication, how much time can be spent on subjects not being tested), as well as of how schools should be labeled and sanctioned based on these tests, but *AAPI students are disproportionately harmed when the tests and the implications of the tests do not adequately accommodate students with limited or no English-language proficiency*, which is a large percentage of AAPI students. Assessments are not often culturally compatible nor provided in the language and form most likely to yield accurate data as required by NCLB. ELLs are not often given enough time to develop English-language proficiency before being required to take the tests, and schools do not often provide adequate transitional bilingual education or supplemental services to ELLs.

Implications for Policy Makers: Create enforceable and funded policies in Title I and Title VI of NCLB that require schools and districts to provide adequate accommodations for assessing ELLs accurately and fairly, as well as developing tests in AAPI languages (where needed to produce an accurate and reliable diagnostic determination of AAPI achievement levels), and accessible and adequate supplemental services for ELLs so that they receive equitable and quality education. (Supplemental education services should have their own funding stream so as not to divert from classroom resources for ELL and other students.)

Improve Teacher Preparation and Quality

Problem: NCLB defines the “highly qualified teacher” in terms of knowledge of the content areas, not knowledge and skills regarding instruction and learning, and similarly, NCLB favors certain alternative pathways to teacher credentialing that include limited or no preparation on teaching diverse populations of students. All teachers should be knowledgeable of and skillful in working with diverse learning styles, language skills, and cultural backgrounds, or even with racial and cultural issues in schools, parental and community relations, and differences around gender, social class, religion, disability, and sexual orientation, all of which can both facilitate and hinder learning. *Teachers are receiving little or no preparation to teach AAPI students.*

Implications for Policy Makers: Provide targeted financial and other resources in Title II of the Higher Education Act and Title II of NCLB for pre-service and in-service teacher education and professional development programs so that the linguistic, cultural, and all other educational needs of AAPI students can be more adequately addressed. Create and fund programs that increase the number of bilingual and bicultural educators and the ability of all educators to teach students with limited English-language proficiency.

Improve the Recruitment and Retention of AAPI Teachers, Administrators, and Staff

Problem: Quality and equitable education requires that administrators, teachers, and staff bring diverse perspectives and experiences into schools, as well as make connections between schools and their diverse communities, but nationwide, *schools have too few AAPI personnel*. While AAPIs constitute over 4% of the K-12 student population and are among the fastest growing segments in U.S. society, AAPIs are less than 2% of the teacher population, and these numbers are concentrated in only a few states. In addition to community barriers to entering the field of education (such as pressure to enter what are considered to be more prestigious professions), AAPIs face financial, cultural, and linguistic barriers to entering credentialing programs, getting

hired, and staying in the profession, such as: numerous test and application fees; tuition; language and content bias in assessments; racial and accent discrimination in hiring and promotion; and limited support.

Implications for Policy Makers: Create enforceable and funded policies that remove these barriers to the recruitment and retention of AAPIs into the education professions. Increase support for recruitment of AAPI teachers under Title II of the Higher Education Act.

Support Integration in Public Schools, Increased Access to Higher Education, and the Dream Act

Problem: More than 50 years after Brown v. Board of Education, the promise of true public school integration has yet to be realized, and efforts to integrate schools, which benefit everyone, are under attack along with affirmative action programs throughout our society.

For many parts of the AAPI community, higher education is out of reach and many ethnicities remain underrepresented. GEAR UP is a program that leverages state, local, and federal resources to educate low-income students on the importance of a college education. TRIO programs are education opportunity outreach programs designed to motivate and support students from disadvantaged backgrounds.

Immigration status is also a barrier to higher education for many undocumented students who have spent years in public schools, performed well, and wish to attend college.

Implication for Policy Makers: Support and fund programs that promote public school integration and affirmative action. These programs should better take into account AAPI demographics and needs. Increase support for GEAR and TRIO, better understanding of AAPI diversity in admissions programs, and dropout prevention programs. Increase the availability and reduce the cost of student loans. Pass the DREAM (Development, Relief, and Education for Alien Minors) Act which would eliminate the federal provision that discourages states from offering in-state tuition to undocumented students entering college, and would provide a path to legalization for such students.

Improve AAPI Parental Involvement Programs

Problem: Widely publicized research has shown that students with parents involved in their education achieve more, regardless of socio-economic status, racial or ethnic background, or the parents' education level. Yet over half of the AAPI population was born outside of the United States, and over half of all AAPI students are non-native English speakers, which for many AAPI families results in *cultural and language barriers to parental involvement.*

Although various provisions of No Child Left Behind mandate or encourage parental involvement, in many schools limited or no bilingual support (particularly for Asian Pacific Islander languages) is provided for school staff to communicate with parents. Without translated notices and meetings, AAPI parents are often unaware of critical information on issues such as college application deadlines or parent conference programs. Differences in cultural values and assumptions can further hamper efforts of schools to communicate and of parents to participate.

Implications for Policy Makers: Create enforceable policies that require schools to implement parental-involvement plans that are culturally compatible and linguistically accessible for AAPI parents. Fully fund schools to provide necessary translators and culturally/linguistically competent home-school coordinators who can work with AAPI parents. Support policies and funding for community-based organizations working in AAPI communities to engage parents in local schools.

Increase the Availability of Early Childhood Education

Problem: AAPI and other children facing language or other challenges when they enter school would benefit greatly from early childhood education. Research shows that high quality education before a child turns five produces long term benefits, and prevents future education problems. Yet not enough schools offer free pre-kindergarten programs and full-day kindergarten.

Implications for Policy Makers: Provide greater funds to promote free quality public school pre-kindergarten programs and full-day kindergarten programs.

Improve Delivery of Adult English Speakers of Other Languages (ESOL) Education

Problem: English proficiency is necessary for immigrant adults to successfully integrate into U.S. society, allowing for naturalization, full participation in civic engagement activities, economic self-sufficiency, effective parenting in the U.S., and full access to health care,

education, legal and other systems. In 2000, just under 5 percent of Americans aged 18-64 were considered overall to speak English “not very well” or “not at all” compared to approximately 16 percent of people in that age group from Asian or Pacific Islander backgrounds who did not speak English very well or at all. Demographic changes in recent years have significantly increased the demand for adult ESOL education, but public funding has not kept pace. While English programs are offered in most localities, there are long waiting lists, overcrowded classrooms, programs of uneven quality, and no coherent strategy for addressing this growing challenge on a national level.

Implications for Policy Makers: Create enforceable and funded policies that establish strong standards for quality ESOL education. Strengthen the Workforce Investment Act to provide better access to training services, flexible performance measures, and English instruction that meets the needs of adult English language learners.

Healthcare Priorities



Task Force Chair: [Rep. Madeleine Z. Bordallo](#) (D-GU)

The Congressional Asian Pacific American Caucus is committed to health care reform that strengthens all communities. We present four guiding principles that are important to Asian, Native Hawaiian, and Pacific Islander communities, and urge that these be included in any discussions on comprehensive health reform. There are currently 16.2 million Asian and Pacific Islanders in the United States, constituting 5.2% of the population with many unique ethnic and language groups. To ensure that all within our communities are adequately represented in the health reform debate, CAPAC will continue to work with the Congressional Tri Caucus to eliminate health disparities that exist in our country.

1) Strong support for the public health insurance option, like Medicare

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- Strong support for the public health insurance option, like Medicare, to ensure that all have access to quality and affordable care, including the more than 50 million in our country currently without health insurance.

2) Expand access to health care

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- Expand access to health care for uninsured and underinsured Asians, Native Hawaiians, and Pacific Islanders.
 - Eliminate the cap on federal health care funding in the territories.
 - Integrate immigrant families into the new healthcare system. This includes ensuring all workers' eligibility to a national health insurance exchange based on employment status alone, expanding eligibility to existing public programs for all families, removing waiting periods for immigrants, and ensuring eligibility for all to purchase a public option, choose a private insurance option, and, for all low-income individuals and families, to receive subsidies.
 - Provide subsidies for small businesses, including family owned businesses to purchase health coverage.
 - Expand access to health care for all children, pregnant women, and women within an appropriate post-partum period.
 - Expand access to health care for low-income adults with no dependent children.
 - Provide increased and adequate funding for reimbursement of safety net private practice providers, both to maintain the supply of physicians and quality of services in the safety net, and to increase the number of safety net physicians needed to meet the future demand of increased access.
 - Make health coverage truly affordable, by providing comprehensive health and mental health benefits, setting subsidies at appropriate levels for both individuals and families, and capping out-of-pocket costs.

3) Ensure culturally competent and linguistically appropriate care

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- Reauthorize and increase funding for the Office of Minority Health and the Substance Abuse and Mental Health Services Administration within the Department of Health and Human Services.
 - Reauthorize and strengthen the Native Hawaiian Health Care Improvement Act; it has not been reauthorized since 2002.

- Support the creation of a credentialing body and adequate standards by which to judge the quality of health interpreters and translators.
- Provide full federal reimbursement for the services of qualified medical and mental health interpreters and translators provided by healthcare providers who receive federal funding.
- Support the creation of new, and increased funding of existing, federal programs to increase the diversity of the mental health provider workforce. Increase funding of the Title VII and Title VIII health professions programs to expand and bolster diversity of the nation's health workforce, especially in the primary care professions and in underserved communities.
- Support the development and expansion of community health centers and increase funding for Federally Qualified Health Centers.
- Expand funding for community health workers and patient navigator programs.
- Support programs and research on diseases and chronic conditions that disproportionately affect Asians and Pacific Islanders including hepatitis B, diabetes and obesity.
- Support legislation that bars discrimination in the provision of health care based on primary language.
- Support incentives that reward providers for engaging in health care delivery methods that decrease disparities in care among underserved populations.

4) Invest in community-based prevention and improve data collection in Asian and Pacific Islander communities

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- Expand and fund community-based prevention programs such as health education, early screening, nutritious and affordable food and school outreach to improve care prior to a major health incident and in the process help reduce disparities in the long run.
- Make significant investments in prevention and wellness spending programs.
- Improve national data collection by requiring the inclusion of information on race, ethnicity, and primary language spoken based on standards that take into account the diversity of the Asian American and Pacific Islander populations and that at least meet the standards of OMB Directive 15 as part of Health Information Technology Implementation efforts.
- Require ethnic diversity in clinical trials in order to measure the safety and effectiveness of drugs and therapies in a broad range of individuals.
- Promote diversity among reviewers of health research proposals to ensure that the interests of underserved populations are considered in grant making processes.

Housing Priorities



Task Force Chair: [Rep. Al Green](#) (TX-09)

The Congressional Asian Pacific American Caucus (CAPAC) is committed to a housing and community development agenda that enables Asian American and Pacific Islander (AAPI) communities to grow in the health and welfare of their residents, families, and businesses.

Expand the Supply of Affordable Rental Housing

Problem: Affordable rental housing is an important resource for Asian Pacific Islander families and the communities in which they live. According to the 2000 Census, 46.8 percent of Asian Americans and 55.5 percent of Native Hawaiians and Pacific Islanders rent. In California, where more than a third AAPI households live, close to half of Cambodian, Hmong, Laotian, and Vietnamese households spend more than 30 percent of their income on rent. To alleviate high housing costs, many AAPI households are forced to live in substandard, overcrowded conditions or face homelessness. Today, it is common for two or more AAPI families to share a small apartment or for families to live in ten- by ten-foot single room occupancy units.

Affordable family housing continues to be a priority in the AAPI community, where there tends to be larger household sizes and intergenerational living patterns. These families may have multiple, low-wage income earners, and while still low income, may have combined household incomes exceeding 30 percent of median income, and would thus be ineligible for housing programs targeted to only extremely low-income households (30 percent of median income).

The need for affordable rental housing is an issue that impacts every part of the US. The number of families with housing needs continues to grow as rents outpace wages and the supply of affordable housing shrinks. Housing policies that expand affordable rental production, rehabilitation, and assistance are critical to easing the housing burdens of renters.

Implications for Policymakers:

- Establish a National Housing Trust Fund and Affordable Housing Funds that will generate resources for the production, rehabilitation, and preservation of housing that is affordable to low-income communities, including immigrant, refugee, and AAPI communities.
- Ensure that these new funding sources also provide housing for low-income families, and for the range of low-income housing needs, including workforce housing (up to 80 percent median incomes).
- Protect and increase funding for affordable housing programs, including the HOME Investment Partnership, Community Development Block Grant, Native Hawaiian Housing Block Grant, Section 202 elderly housing, public housing, and housing vouchers programs.
- Provide more flexible authority for Public Housing Agencies (PHAs) to project-base vouchers for up to an initial contract term of 15 years to allow income from these contracts to be used in financial underwriting, and to match the Low Income Housing Tax Credit compliance terms. Provide other measures to make project-basing more workable for preservation projects and for community based non-profits to use in low-income housing developments. These changes would allow units to be produced and preserved with long-term affordability for low-income AAPI residents.
- Increase significantly, and revise the formula for funding Low Income Housing Tax Credits from a straight per capita allocation to states, to also factor indicators of state housing needs, including 1) the extent of unmet housing needs for low income households, and 2) in high cost areas (urban centers where many Asian Pacific Americans reside) allow increased credit boosts (similar to the 130 basis boost in Qualified Census Tracts and Difficult to Develop Areas) to allow the development of affordable tax credit housing in high cost areas.

Create Resources to Preserve Existing Affordable Housing

Problem: Over the next decade, housing subsidized by HUD in many AAPI neighborhoods may be lost and there are currently few federal tools to encourage owners to preserve their affordability. Depending on the HUD program, owners can pre-pay their mortgages or end their Section 8 contracts and then raise rents. The impact on tenants depends on protections available under the program. In high cost markets, where many low-income AAPI neighborhoods are located, there is little incentive for owners to preserve affordability. The loss of subsidized housing is especially devastating for immigrant families with children and seniors with lower or fixed incomes who are more likely to be displaced from neighborhoods that have long provided social networks and linguistically and culturally appropriate services.

Implications for Policymakers:

- Create resources for the preservation and rehabilitation of affordable rental housing subsidized by HUD that will provide owners with incentives to extend affordability and protect tenants vulnerable to displacement.
- Encourage the preservation of affordable housing by nonprofits with a mission of long-term affordability. Provide capacity building funding support for community based non-profit

development corporations to address these underserved, minority communities with high, unmet affordable housing needs.

Support Community and Economic Development

Problem: A number of social and economic barriers can lock low-income AAPIs into poverty. English language proficiency constrains employment options for many, often forcing immigrants and refugees into low-wage work with few benefits and little opportunity for advancement. Small businesses are a cornerstone for many AAPIs and can provide opportunities for employment and economic growth, however many AAPI entrepreneurs face linguistic, cultural, and financial barriers. AAPI-owned small businesses based in the ethnic economies of their neighborhoods struggle with marginal profits, undercapitalization, long work hours, and difficult conditions. Many of these ethnic businesses have limited ethnic-based markets, with ethnic specific products and services, and are unable to broaden their customer base to increase profitability.

When adapted to ethnic-specific needs, community economic development can provide low-income AAPI communities with a comprehensive strategy to tackle barriers that lead to poverty. Workforce training programs by community economic development corporations can provide services, education and training to increase low-income persons' ability to transition into liveable wage jobs. The flexibility of community economic development allows AAPI communities to build affordable and senior housing while providing services for new immigrant communities, such as job training, small business development, ESL instruction, and child care, to build and sustain healthy AAPI communities.

Implications for Policymakers:

- Protect and increase funding for community and economic development programs, including the Community Services Block Grants (CSBG), Social Services Block Grants (SSBG), the Office of Community Services' Economic Discretionary grants, the Job Opportunities for Low Income Individuals (JOLI) program, the Workforce Investment Act (WIA) program, and the Small Business Administration's Microloan program.
- Support the permanent extension and reauthorization of the New Markets Tax Credit (NMTC), a federal tax credit that encourages private investment in distressed communities, to finance neighborhood retail centers, small businesses, charter schools, child care centers, and other community facilities in low-income AAPI neighborhoods.
- Work with the Treasury Department to develop a plan of action that will increase participation of Asian, Pacific Islander, and immigrant communities in Community Development Financial Institutions (CDFI) Fund Programs. Only 18 of the over 700 CDFIs certified by the Treasury Department specifically address the needs of low-income AAPIs.
- Support reauthorization of the Assets for Independence Act, as well as legislation that

would create an Individual Development Account (IDA) tax credit. This would increase the use of IDAs and matched savings and assist low-income AAPIs in saving for an asset including a home, education, or small business.

Expand Access to Financial Services and Financial Education

Problem: Access to formal financial services can increase the ability of people to save and invest and foster economic growth in distressed neighborhoods. Unfortunately, many AAPI and immigrant neighborhoods still have few or no banks or bank branches. In addition, the percentage of immigrants who do not have a savings or checking account varies considerably, from 44 percent (Vietnamese immigrants) to 22 percent (Chinese immigrants), compared with 10-20 percent of people born in the US.

Neighborhood proximity is one factor that can impact participation in mainstream financial institutions by low-income and minority communities. When accessing financial services, AAPIs and immigrants also face language barriers, restrictive identification requirements, and unfamiliarity or distrust in these systems. Because of these barriers, many AAPI households operate primarily in cash or utilize fringe services (e.g., check cashers and money transmitters) which have grown rapidly in low-income and minority neighborhoods. Unfortunately, alternative service providers offer few opportunities to save or build credit, their services can be limited and expensive, and their presence often corresponds with an increase in predatory lending. This stands in stark contrast to the community wealth and investment that could be created by mainstream financial institutions.

Low-income AAPI households continue to benefit from the Earned Income Tax Credit (EITC) and Volunteer Income Tax Preparation programs. Participants are able to use their EITCs as matched savings in Individual Development Account programs. VITA programs help low-income and immigrant and refugee households prepare tax returns and access EITC, food stamps, and other services that they may be eligible for.

Implications for Policymakers:

- Support legislation that strengthens and expands the Community Reinvestment Act (CRA) to bring investments for education, homeownership, and entrepreneurship, and continued focus on affordable housing and community economic development investments in low-income APA neighborhoods.
- Support financial literacy programs that are linguistically and culturally appropriate and delivered by community organizations. Programs should reach both AAPI parents and youth.

These programs are especially critical in low-income neighborhoods that lack the presence of conventional financial institutions.

- Highlight the importance of flexible identification requirements in financial institutions, consistent with standards set by the US Patriot Act.
- Continue support and funding for the Earned Income Tax Credit and Volunteer Income Tax Preparation programs.

Eliminate Predatory Lending

Problem: Predatory mortgage lending is an exploding problem in communities across America and has a disproportionate impact on the elderly and minority communities. Without access to conventional lenders and reliable information in different languages, APA and immigrant communities are particularly vulnerable to predatory lending. Predatory lenders often target vulnerable communities, steering borrowers to abusive loans when they could have qualified for prime mortgages. As a result, homeowners have not only lost their homes to foreclosures, they have lost the primary source of savings, their home equity, to unethical mortgage lenders.

Implications for Policymakers:

- Disaggregate lending data collected under the Home Mortgage Disclosure Act (HMDA) to document discriminatory lending practices faced by AAPI subgroups.
- Support anti-predatory lending legislation that includes provisions that protect minority, immigrant and AAPI communities, particularly those who are limited English proficient.
- Support financial literacy programs that are linguistically and culturally appropriation. Financial education plays an important role in helping AAPI families avoid predatory loans.
- Support legislation that reforms the Federal Housing Administration (FHA). FHA reform should provide low- and moderate-income AAPI families with safer, fairer loans, before they are targeted by predatory lenders. Reform should also include protections for homebuyers, housing counseling, and relief for borrowers facing foreclosure.

Promote Affordable Homeownership Opportunities

Problem: Low-income AAPIs face a significant homeownership gap. According to the Census, homeownership rates of AAPIs continue to lag behind the national average of 66.2 percent. Among Asian Americans, 53.2 percent own their own homes; among Native Hawaiian and Pacific Islanders, the figure is even lower, at 45.5 percent. Nine AAPI communities face some of the lowest homeownership rates in the nation:

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- Bangladeshi (27%)
- Malaysians (28%)
- Samoan (34%)
- Indonesian (38%)
- Hmong (40%)
- Korean (41%)
- Cambodian (44%)
- Tongan (45%)
- Asian Indian (47%)

When striving for the American dream of homeownership, low-income AAPIs face many serious hurdles. Low wages and work in cash-based industries make it difficult for low-income AAPIs to substantiate their income, build assets, understand and use credit systems, and qualify for a mortgage. Few banks have bilingual, bicultural staff or offer information about the home-buying process for AAPI immigrant communities. Many AAPI home buyers seek support from individuals in their community who may provide incorrect information or charge higher fees, points, and interest rates. AAPI home buyers often also face discrimination during the home buying process.

Implications for Policymakers:

- Support homeownership assistance and counseling that is linguistically and culturally appropriate and delivered by community organizations.
- Support legislation that reforms the Federal Housing Administration to provide mortgage options that reach more AAPI borrowers.
- Support legislation that creates an affordable homeownership tax credit to subsidize the development and rehabilitation of affordable units for low- and moderate-income families to purchase.
- Encourage collaborations between community organizations, financial institutions, and government sponsored enterprises (GSEs) to make affordable mortgages available to people who have participated in homeownership counseling.

Increase Native Hawaiian Homeownership

Problem: In 1921, Congress enacted the Hawaiian Homes Commission Act, establishing the Hawaiian Home Lands and the Hawaiian Home Lands Trust to provide Native Hawaiians with residential, agricultural, and pastoral leases to return to these lands. Because of a number of

factors, including limited funding for infrastructure and limited access to financing options, only 8,000 individuals currently hold leases on the home lands and approximately 19,000 remain on a waiting list. In 2000, Congress provided federal funding for the home lands when it added housing assistance for Native Hawaiians to the Native American Housing Assistance and Self-Determination Act (NAHASDA) through the Native Hawaiian Housing Block Grant. Federal loan guarantee programs have also been successful in assisting low-income Native families with lending challenges that result because they do not own the land beneath their homes.

Implications for Policymakers:

- Protect and increase funding for the Native Hawaiian Housing Block Grant program.
- Expand financial literacy and homeownership assistance to Native Hawaiians throughout the state of Hawaii.
- Restore the maximum loan-to-value ratio for FHA 247 mortgage refinance and equity transactions to 95 percent – the level that is currently available nationally. The lower lending limit of 75 percent reduces access to home equity for Native Hawaiian families.

Support Development of AAPI Community Development Infrastructures

Problem: The field of community and economic development has been established since the 1960s and has continued to be a central vehicle for community vitality. There are a number of excellent community development corporations (CDCs) throughout the country working on community-based solutions for low-income communities. This includes a number of long-established CDCs working in AAPI communities, who are among the leaders in the field. However, with immigration changes and refugee resettlement in recent decades, there are many new AAPI communities established as ethnic communities in urban centers and rural areas. The field of community development has undergone contraction rather than expansion, leaving these new communities behind. Given the many languages and cultures within AAPI communities, community-based development is even more difficult. While the need and interest for each community is to empower and develop their own social and financial capital and capacity, many of these communities have no local voice to undertake community development activities.

Implications for Policymakers:

- Provide technical assistance and funding support for the establishment of community infrastructure institutions, including community-based development corporations and other community service agencies, for underserved AAPI communities.
- Authorize the establishment of AAPI Serving Institutions to provide higher education and

community partnerships benefiting AAPI communities.

- Require federally-funded intermediaries and Government Supported Entities (GSEs) to ensure that AAPI communities are equitably served and receive financial, technical and funding resources.

Improve Data on the Housing and Community Development Needs of AAPI Communities

Problem: Low-income AAPI communities are underserved by federal and other national housing, community and economic development programs because data about our diverse communities is not funded, not collected, not disaggregated by ethnic group, or not included in analyses. This perpetuates the model minority myth and masks significant disparities and needs in our communities.

Implications for Policymakers:

- Require HUD and other federal agencies to collect, report, and disaggregate data on the needs of AAPI communities and their participation in housing and community development programs, such as the CDBG, HOME, Section 8, public housing, LIHTC, and small business programs.
- Require HUD, as part of their approval process for Consolidated Plans from to states and localities, to review the adequacy in identifying, analyzing and developing strategies to meet the housing, economic and social services needs in AAPI communities, including disaggregated sub-ethnic communities. Further require HUD to require localities to identify, evaluate and address residential and economic gentrification pressures and displacement patterns in AAPI and other racial minority communities.

Immigration Priorities



Task Force Chair: [Rep. Neil Abercrombie](#) (HI-01)

Asian Americans and Pacific Islander Americans (AAPIs) constitute a growing and vibrant piece of the American fabric. Currently, approximately 26% of the U.S.'s foreign born population is from Asia, and the Asian-born population has one of the highest naturalization rates among foreign-born groups (70%).

Today, CAPAC supports immigration legislation that shifts the debate from an exclusionary, anti-immigrant, enforcement-only approach, to one that realizes the human realities behind the immigration process, honors the dignity of all individuals, families, and communities, and recognizes the contributions of immigrants to our great country.

CAPAC priorities include 1) family unity through comprehensive immigration reform, 2) restoring due process, prosecutorial discretion, and judicial review to our immigration laws, 3) maintaining Congressional sensitivity to the concerns and histories of refugee communities, and 4) providing fair and equal access to citizenship for legal immigrants.

Comprehensive Immigration Reform

Even with a relatively high naturalization rate, approximately 1.5 million Asian immigrants live in the shadows within the U.S. as undocumented workers, representing 14% of undocumented immigrants in the U.S. While filling crucial jobs in the service, manufacturing, and agricultural sectors of our economy, this existence forces many to work for low wages with little hope of better opportunities.

Since the September 11 attacks, the immigration system has become harsher on AAPI and other immigrant communities. The resulting policies are focused on an enforcement-only approach, which tears apart families and communities. To restore balance to the system, CAPAC supports comprehensive immigration reform that:

Families and Students

- ensuring that our longstanding tradition of family-based immigration is sustained;
- reunites families by reducing the backlog in the family immigration system;
- provides discretionary authority to immigration judges to determine that an alien parent of a U.S. citizen child should not be ordered removed from the U.S.;
- restores states' rights to offer in-state tuition to immigrant students residing in their state;

Workers

- provides legal status and a path to permanent residence for undocumented immigrants who work hard, pay taxes, undergo criminal and national security checks, and learn English and civics;
- provides legal channels for immigrants, who wish to contribute to the American economy, to enter the U.S.;

Naturalization

- ensures that fees charged for citizenship applications are reasonable, and naturalization tests are fair; and
- assists immigrants to learn English and civics, and prepare for citizenship.

Family Reunification for Filipino WWII Veterans

Family reunification is one of the primary reasons Asians immigrate to the U.S., but AAPI families suffer some of the worst immigration backlogs. Specifically, family-sponsored immigrants from the Philippines may wait up to 23 years for an immigrant visa to join their family members in the U.S. This is particularly egregious for those Filipinos that have served in our nation's military during World War II. CAPAC supports legislation that would exempt the sons and daughters of Filipino World War II veterans from quotas on family immigration visas, allowing aging Filipino veterans living in the U.S. to be reunited expeditiously with their families.

Restoring Due Process for Immigrants

Current laws authorize or mandate the detention and deportation of immigrants, oftentimes for minor offenses committed many years ago, ripping immigrant families apart. Many are detained indefinitely or forced to return to foreign lands with which they have no familiarity. Children of the deported and detained, many of whom are U.S. citizens, either lose the affection and support of a breadwinner, or are abandoned and forced to fend for themselves. Furthermore, many facing deportation do not have the opportunity to be heard before a judge, and lack other basic due process protections.

CAPAC is dedicated to keeping immigrant families and communities strong by supporting legislation that:

- provides due process protections to immigrants;
- eliminates retroactively of deportation laws;
- restores prosecutorial discretion, proportionality, and judicial review to our immigration system; and
- protects civil liberties by eliminating mandatory and indefinite detention of immigrants;

Refugees

The U.S. has a proud history of meeting its moral obligation of welcoming and resettling close to 5 million refugees escaping persecution since the 1950s. In the 1970s and 1980s, an unprecedented number of refugees arrived in the U.S., mostly from Cambodia, Laos, and Vietnam. Many were children at the time, and were raised in American schools, subscribing to and identifying with American culture.

Currently, victims of terrorism and persecution are being barred from asylum in the U.S. without good reason. Under the USA PATRIOT Act and the Real ID Act, individuals who provide “material support” to terrorist organizations are barred from entry to the U.S. Through an overly broad definition of “material support,” many refugees, who have never supported or had any contact with actual terrorist organizations, and many who aided U.S. troops in Southeast Asia and other areas of conflict, cannot enter the U.S.

CAPAC supports legislation that ensures:

- that refugees who assist groups that are not defined as terrorist organizations and that pose no security threat to the U.S. are not subject to the “material support” bar; and
- that the “material support” bar may only to those who are a danger to the national security of the U.S.

Access to Citizenship

Citizenship is essential to fulfilling the American Dream and realizing full participation in our democracy. CAPAC is committed to ensuring that all eligible legal immigrants have fair and equal access to the citizenship process.

The U.S. Citizenship and Immigration Services (USCIS) has recently proposed a drastic increase in the application fees for naturalization applications and other immigration benefits. Two-thirds of the 14 million Asian and Pacific Islanders (API) in the United States are foreign-born. Such an increase would have a significant negative impact on the API community. To ensure family unity and the opportunity that America promises to those who wish to contribute, it is important that the naturalization process remain fair and accessible.

CAPAC endorses the “Citizenship Promotion Act of 2007,” which would encourage naturalization, maintain naturalization fees at their current level, allow Congress to appropriate funds for USCIS to improve its infrastructure, create a National Citizenship Promotion Program, reduce the amount of time applicants must wait for background checks to be completed, and ensure that naturalization applicants will not be forced to use expensive electronic filing systems. CAPAC will work to promote the passage of the “Citizenship Promotion Act” this Congress.

Native Hawaiian Sovereignty

H.R. 505/S. 310, the Native Hawaiian Government Reorganization Act of 2007

In 1893, the monarchy of the Kingdom of Hawaii was overthrown by agents of the United States. This injustice created wounds and issues that have never been healed or resolved. Fourteen years ago, the United States government took a step toward reconciling this part of history by passing a resolution which acknowledged the overthrow of the Kingdom of Hawaii and offered an apology to Native Hawaiians.

The Native Hawaiian Government Reorganization Act would take another step in the reconciliation process by providing Native Hawaiians the same right of self-governance and self-determination that are afforded to other indigenous peoples. Since Hawaii was annexed as a territory, the United States has treated Native Hawaiians in a manner similar to that of American Indians and Alaska Natives. This bill would formalize that relationship and establish parity in federal policies towards all of our indigenous peoples.

This bill will also provide a structured process to address the longstanding issues resulting from the overthrow of the Kingdom of Hawaii. This discussion has been avoided for far too long because no one has known how to address the emotions that arise when these matters are discussed. Instead, there has been fear as to what the discussion would entail, causing people to avoid the issues. Such behavior has led to high levels of anger and frustration, as well as misunderstandings between Native Hawaiians and non-Native Hawaiians. The bill provides a structured process to negotiate and resolve these issues with the federal and state governments and will alleviate the growing mistrust, misunderstanding, anger, and frustration about these matters.